

North America Life Insurance Company
4611 Bee Caves Road, Suite 201
Austin, TX 78746

Certificate of Assumption

This is to certify that North America Life Insurance Company with regard to:

Policy Number: Originally Issued Or Previously Assumed by:

Lincoln Memorial Life Insurance Company

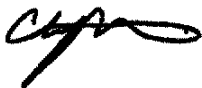
HEREBY ASSUMES the policy liabilities and obligations of LINCOLN MEMORIAL LIFE INSURANCE COMPANY , under the above-numbered policy originally issued or previously assumed by LINCOLN MEMORIAL LIFE INSURANCE COMPANY, hereinafter called the "Policy," subject to (i) all of the terms and conditions contained in the Policy; and (ii) any defenses available to LINCOLN MEMORIAL LIFE INSURANCE COMPANY under the Policy. All premiums now or hereafter due on the Policy are payable to North America Life Insurance Company.

This Certificate of Assumption is issued pursuant to an "Agreement for Assumption Reinsurance" between the National Organization of Life and Health Insurance Guaranty Associations, the Participating Member Guaranty Associations and North America Life Insurance Company.

All claims, requests for service or other inquiries should be directed to North America Life Insurance Company at the address listed above or at the following toll-free telephone number: 1-800-560-2641.

The effective date of the Certificate of Assumption is 12:01 A.M. on September 22, 2008.

In Witness Whereof, North America Life Insurance Company has issued this Certificate of Assumption effective as of 12:01 A.M., on September 22, 2008. This Certificate of Assumption was signed at the home office of North America Life Insurance Company.



President



Secretary

NOTICE: THIS CERTIFICATE OF ASSUMPTION BECOMES A PART OF YOUR POLICY AND SHOULD BE ATTACHED TO YOUR POLICY

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